

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

INVENTOR(S)

Keresman, III, et al.

TITLE

SECURE AND EFFICIE

PAYMENT PROCESSING SYSTEM

APPLICATION NO.

09/488.297

FILED

January 20, 2000

RECEIVED

CONFIRMATION NO.

4241

JAN 1 5 2004

EXAMINER

Sandra S. Snapp

GROUP 3600

ART UNIT

3624

LAST OFFICE ACTION

October 8, 2003

ATTORNEY DOCKET NO.

PRAZ 2 00001

RESPONSE TO INTERVIEW SUMMARY

COMMISSIONER FOR PATENTS

P.O. Box 1450 Alexandria, VA 22313-1450

Dear Sir:

The Examiner's communication dated December 9, 2003 has been received and carefully considered. In conformance with the applicable statutory requirements, the present paper constitutes a complete reply thereto and/or a bona fide attempt to advance the application to final action. It includes the following sections as indicated, each beginning on a separate sheet:

] Amendments to the Specification;

[] Amendments to the Claims; and,

[X] Remarks.

The application being presently in condition for allowance, reexamination and/or reconsideration of the claims is hereby requested, and an early indication of allowability is earnestly solicited.

MAILING CERTIFICATE

I hereby certify that this RESPONSE TO INTERVIEW SUMMARY is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Mail Stop, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

Date: Ofanuary 9, 2004

By: Ais d Weller
Iris E. Weber